

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Gang et al.  
Title: SYSTEM AND METHOD FOR  
FACILITATING SALE OF A  
LOAN TO A SECONDARY  
MARKET PURCHASER  
Appl. No.: To be determined  
Filing Date: To be determined  
Examiner: To be determined  
Art Unit: To be determined

<b>CERTIFICATE OF EXPRESS MAILING</b>	
I hereby certify that this correspondence is being deposited with the United States Postal Service's "Express Mail Post Office To Addressee" service under 37 C.F.R. § 1.10 on the date indicated below and is addressed to: Commissioner for Patents, PO Box 1450, Alexandria, Virginia 22313-1450.	
<b>EL 979071938 US</b>	<b>12/16/03</b>
(Express Mail Label Number)	(Date of Deposit)
<b>Karen Meier</b>	
(Printed Name)	
	
(Signature)	

**UTILITY PATENT APPLICATION**  
**TRANSMITTAL**

Mail Stop PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

Transmitted herewith for filing under 37 C.F.R. § 1.53(b) is the nonprovisional utility patent application of:

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Enclosed are:

- ☒ Application Data Sheet (37 CFR 1.76) (4 pages).
- ☒ Specification, Claims, and Abstract (54 pages, including cover sheet).
- ☒ Formal drawings (9 sheets, Figures 1, 2, 3A, 3B, 4A, 4B, 4C, 5, and 6).

The filing fee is calculated below:

	Claims as Filed	Included in Basic Fee	Extra Claims	Rate	Fee Totals
Basic Fee				\$770.00 =	\$770.00
Total Claims:	44	- 20	= 24	x \$18.00 =	\$432.00
Independents:	8	- 3	= 5	x \$86.00 =	\$430.00
If any Multiple Dependent Claim(s) present:			+	\$290.00 =	\$0.00
				SUBTOTAL: =	\$1632.00
<input type="checkbox"/>				Small Entity Fees Apply (subtract 1/2 of above): =	\$0.00
				TOTAL FILING FEE: =	\$1,632.00

☒ Check No. 13396 in the amount of \$1,632.00 to cover the filing fee is enclosed:

☒ The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 06-1447. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 06-1447.

Please direct all correspondence to the undersigned attorney or agent at the address indicated below.

Respectfully submitted,

Date 12/16/03

By Jean M. Tibbetts

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